



EXAMINATION OPEN TO THE PUBLIC INSURANCE ASSOCIATE EXAMINER

ANNUAL \$76,373
SALARY: \$98,224

SALARY
GROUP: AR-26

APPLICATION CLOSING
DATE: **OCTOBER 7, 2015**

EXAM
NO: 150930OCMB

SPECIAL APPLICATION AND EXAMINATION INSTRUCTIONS APPEAR BELOW

PURPOSE OF CLASS: In the Insurance Department, this class is accountable for independently performing complex tasks related to the review of insurance policy forms and rates, investigation and mediation of consumer complaints or examination of insurance company records and market and/or business practices or analysis of financial statements and related records.

MINIMUM QUALIFICATIONS REQUIRED

IN ORDER TO BE CONSIDERED FOR ADMITTANCE INTO THIS EXAMINATION, YOU MUST INDICATE ON YOUR APPLICATION THAT YOU HAVE THE FOLLOWING EXPERIENCE AND TRAINING BY **OCTOBER 7, 2015**.

GENERAL EXPERIENCE: Seven years of experience in one or more of the following areas: claims, claims adjusting, sales, underwriting, contract development, actuarial work or agency services within the insurance industry OR governmental regulation of the insurance industry OR governmental examination of financial condition of insurance companies.

SPECIAL EXPERIENCE: One year of the General Experience must have been in a professional capacity. Professional capacity will be interpreted as work requiring the exercise of independent analysis and judgment in the application of professional principles and practices of underwriting, actuarial work or product development in the insurance industry or of government regulation of insurance policy forms and/or rates. **NOTE:** For State Employees, this is interpreted at the level of Insurance Examiner or Insurance Examiner (Examination and Market Conduct).

SUBSTITUTION ALLOWED: 1) College training may be substituted for the General Experience on the basis of fifteen semester hours equaling one-half year of experience to a maximum of four years for a Bachelor's degree. 2) A Master's degree in insurance, business administration, economics or a closely related field may be substituted for an additional year of the General Experience. 3) A Certified Life Underwriter (CLU) or Certified Property and Casualty Underwriter (CPCU) designation may be substituted for an additional year of the General Experience.

SPECIAL REQUIREMENTS: Incumbents in this class may be required to 1) travel and 2) possess and retain a valid Motor Vehicle Operator's license.

KNOWLEDGE, SKILLS AND ABILITIES: Considerable knowledge of and ability to interpret insurance licensee law, regulations and guidelines; considerable knowledge of accounting and auditing principles and practices; considerable knowledge of business practices and operational procedures of insurance licensees; considerable knowledge of policy contracts and forms; knowledge of methods and procedures for conducting investigations and examinations; knowledge of and ability to interpret and apply insurance statutes, regulations and bulletins; knowledge of insurance rates and rating procedures; some knowledge of contract and property law; considerable interpersonal skills; considerable oral and written communication skills; ability to calculate complex mathematical formulas; ability to utilize computer software; some supervisory ability.

THE EXAMINATION WILL BE COMPOSED OF:

PART	WEIGHT
EXPERIENCE AND TRAINING	100%

APPLICATION/EXAMINATION PROCEDURE

APPLICANTS MUST SUBMIT:

- (1) Completed Application Form (CT-HR-12)
- (2) Supplemental Examination Materials (see instructions below)

In order to be considered for admittance into this examination, you must complete all parts of the examination application (CT-HR-12) detailing how you meet the minimum experience and training requirements stated above AND complete the required examination materials as detailed below. Applicants who do not submit the required application and supplemental examination materials by the closing date will not be admitted into the examination and will not have the right to appeal this decision. Resumes and/or vitas will not substitute for the required application form or for the required examination materials.

EXAMINATION INSTRUCTIONS: Section 1. For each job (maximum of three) which you feel has best prepared you for the job of Insurance Associate Examiner include a 1-2 page (typed or printed) description detailing your duties and responsibilities. (Applicants serving provisionally or temporarily in the title of Insurance Associate Examiner cannot include this as one of the three jobs.) Each job description should begin on a separate page and begin with your job title, company name and location, dates of employment, and number of hours worked per week. This should be followed by a description of your duties and responsibilities organized and formatted around the numbered items that follow. (1) Experience in insurance products and/or programs. Describe your experience preparing programs and activities related to insurance in one or more of the following areas: product development, review or development of insurance company policy and/or rate filings, underwriting, complaints handling, government or corporate compliance, actuarial work, examination of insurance companies' market conduct, examination of business practices, investigation or supervision of claims, fraud, or licensees, claims adjusting, sales, agency services within the insurance industry, licensing of appraisers, adjusters, agents and agencies, governmental regulation of the insurance industry, audit functions. Include issues with which you dealt, actual duties you performed and in what capacity, and how issues were resolved. Detail how your experience has provided you with knowledge of insurance products, insurance laws, regulations and guidelines, business practices and operational procedures of insurance licensees, policy contracts and forms; methods and procedures for conducting investigations and examinations, insurance rates and rating procedures, or contract law. Detail your experience training, leading, or supervising staff. Be specific as to the line of business, and provide examples that illustrate your product knowledge and demonstrate independent analysis and judgment, problem solving skills, computing or programming skills, or negotiation skills. (2) Experience with pharmacy benefits and formularies. Describe your experience in the development of formularies, contracting for prescription drug benefits, development of pharmacy benefit programs, pricing of pharmacy benefits and the review of discriminatory benefits under the ACA. Describe some of the services or programs provided to manage cost and utilization of prescription drugs. Include examples of your experience in working for insurance companies, pharmacy health care centers, benefit managers, pharmacies, etc. in the development of formularies to be used for prescription drug plans. (3) Experience with Utilization Review Criteria - Describe your experience with clinical criteria in benefit determinations. Include issues with which you dealt, actual duties you performed and in what capacity, and how issues were resolved. Describe in detail, examples of the review or appeals process, how you determine if a procedure is medically necessary, how it helps minimize costs and determine if the treatment is appropriate. Include any reviews that were performed on services already administered and how this was used in determining or updating company guidelines for that condition. (4) Interpersonal/oral and written communications experience. Describe any customer service experience; experience presenting audit finding or providing feedback to company officials or other professionals. Include details on the nature and purpose of interactions and the type of information/assistance you rendered. Describe experience in the preparation of written materials such as reports, correspondence, policies and procedures, etc., for whom they were prepared, and the purpose. Detail any experience making presentations, serving on committees/taskforces and/or coordinating workshops, seminars or other activities. **Section 2.** On a separate page, include a list of degrees, certifications, licenses and courses that you have completed which have prepared you for the job. **Important Notes: (1) Make certain both your application form and your examination materials are complete and separate documents not replacing the other, as your application form and supplemental examination materials may be separated during the scoring process.** (2) Examination materials should be clearly marked as such and each page should contain the examination title, exam number and your social security number (do not include your name). (3) Do not include materials other than those requested above. (4) **Your examination will only be scored if you meet the minimum experience and training requirements outlined above and your CT-HR-12 and supplemental examination materials are date stamped by DAS/Human Resources or postmarked by OCTOBER 7, 2015.** (5) Mail applications/examination materials to DAS/Human Resources, Room 404, State Office Building, 165 Capitol Avenue, Hartford, Connecticut 06106-1658 (Secure Fax #860-622-2875). **If faxing materials, keep a copy of your completed application form, exam materials and the fax transmittal receipt for your records. Make certain that your application form and exam materials are complete and transmitted correctly and without error. Incomplete faxes or faxes received blank because pages were faxed upside down will not be accepted.** (6) Due to the large number of applications received, we cannot confirm receipt of applications. (7) **Examination scores will be mailed by NOVEMBER 24, 2015.** (8) **A separate application/examination package must be submitted for each exam you are applying for.**

FORMS: Application forms (CT-HR-12) and exam announcements are available from the Department of Administrative Services (<http://das.ct.gov/employment>) or at the Offices of the Connecticut State Job Centers.

AN AFFIRMATIVE ACTION/EQUAL OPPORTUNITY EMPLOYER

The State of Connecticut is an equal opportunity/affirmative action employer and strongly encourages the applications of women, minorities, persons with disabilities and military veterans.